



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** FIRST FINANCIAL BANKSHARES, INC.

**City/State** ABILENE, TX

## Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 12,329,083

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**FIRST FINANCIAL BANKSHARES, INC.**  
**400 PINE STREET SUITE 310**  
  
**ABILENE, TX 79601**

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BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	11,444,750	9,688,789	10,022,138	7,878,633	7,617,320
Net income (\$000) .....	113,297	90,701	202,032	164,812	150,638
Number of BHCs in peer group .....	131	127	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.27	2.65	87	3.61	2.84	86	3.60	2.77	90	3.76	3.21	83	3.70	3.33	79
+ Non-interest income .....	1.20	1.11	61	1.28	1.14	63	1.36	1.21	62	1.37	0.90	78	1.32	0.90	81
- Overhead expense .....	2.05	2.24	40	2.24	2.63	32	2.31	2.57	41	2.49	2.59	44	2.50	2.58	47
- Provision for credit losses .....	-0.06	-0.15	63	0.38	0.85	18	0.16	0.51	10	0.04	0.12	25	0.07	0.12	40
+ Securities gains (losses) .....	0.01	0.01	78	0.07	0.03	82	0.04	0.02	70	0.01	0.01	72	0.02	0	89
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	80	0	0	45
= Pretax net operating income (tax equivalent) .....	2.49	1.79	87	2.34	0.64	97	2.53	1.04	97	2.60	1.53	95	2.46	1.55	96
Net operating income .....	1.98	1.36	87	1.87	0.48	99	2.02	0.81	98	2.09	1.19	96	1.98	1.22	96
Net income .....	1.98	1.35	87	1.87	0.50	97	2.02	0.82	98	2.09	1.19	96	1.98	1.22	96
Net income (Subchapter S adjusted) .....		2.16			0.93			1.18			1.41			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.55	3.14	73	4.12	3.78	71	4.03	3.55	79	4.44	4.49	47	4.24	4.38	39
Interest expense .....	0.06	0.27	8	0.23	0.66	5	0.15	0.52	5	0.41	1.02	8	0.27	0.81	5
Net interest income (tax equivalent) .....	3.49	2.85	86	3.90	3.10	86	3.88	3.01	89	4.03	3.45	83	3.97	3.58	75
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0	0.13	13	0.08	0.28	26	0.06	0.27	18	0.04	0.11	34	0.07	0.09	56
Earnings coverage of net loan and lease losses (X) .....	-1,844.49	4.52	2	60.49	21.56	86	84.09	22.91	89	120.50	22.46	87	70.19	29.27	81
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.17	1.39	33	1.31	1.51	40	1.29	1.58	33	1.25	0.94	81	1.30	0.94	85
Allowance for loan and lease losses / Total loans and leases .....	1.16	1.37	35	1.30	1.48	41	1.27	1.55	33	1.24	0.93	80	1.29	0.93	85
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.56	0.63	50	0.74	0.66	64	0.81	0.71	64	0.61	0.56	63	0.70	0.57	68
30-89 days past due loans and leases / Total loans and leases .....	0.11	0.27	26	0.07	0.36	12	0.11	0.39	10	0.14	0.31	25	0.18	0.32	33
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-2.35	-1.82	52	1.49	6.94	33	-2.37	3.20	34	3.40	10.70	25	4.82	13.54	23
Net short-term noncore funding dependence .....	-2.49	-8.21	68	1.21	-2.29	57	-2.59	-4.76	54	3.18	5.88	36	4.58	8.57	31
Net loans and leases / Total assets .....	43.02	59.81	10	50.78	63.21	15	47.58	61.58	14	50.48	72.36	4	50.75	73.30	4
<b>Capitalization</b>															
Tier 1 leverage ratio .....	11.10	9.11	89	11.25	9.03	91	11.86	9.13	93	12.60	10.39	86	11.85	10.37	81
Holding company equity capital / Total assets .....	13.95	10.88	89	15.30	11.06	92	15.39	11.16	92	14.85	11.37	93	13.62	11.21	84
Total equity capital (including minority interest) / Total assets .....	13.95	11.01	88	15.30	11.18	92	15.39	11.29	92	14.85	11.43	93	13.62	11.30	83
Common equity tier 1 capital / Total risk-weighted assets .....	20.05	12.69	96	20.78	12.01	96	20.79	12.38	97	20.06	12.50	95	19.47	12.37	94
Net loans and leases / Equity capital (X) .....	3.08	5.51	6	3.32	5.78	9	3.09	5.58	9	3.40	6.55	4	3.73	6.70	5
Cash dividends / Net income .....	35.18	25.30	71	39.17	60.26	35	35.88	42.30	40	38.31	25.65	71	36.84	24.05	67
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			93.20			35.12	
<b>Growth Rates</b>															
Assets .....	19.24	9.29	82	29.58	17.07	85	31.98	16.68	86	6.86	8.66	47	6.58	9.35	50
Equity capital .....	8.72	9.31	62	35.86	6.16	95	36.75	6.99	96	16.51	12.19	77	14.15	12.50	71
Net loans and leases .....	1.02	0.79	66	30.89	13.26	88	24.40	9.07	85	6.28	8.63	48	13.66	10.51	70
Noncore funding .....	21.76	-23.76	93	19.68	-2.41	81	17.21	-12.18	83	-15.08	4.16	25	31.78	6.76	83
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital .....	0	11.05	11	0	13.39	12	0	13.56	10	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital .....	94.97	103.07	9	95.19	103.11	10	92.89	102.81	8	90.61	104.21	6	91.08	104.10	5
Cash from ops + noncash items + op expense / Op expense + dividends .....	22.24	130.64	10	24.64	154.33	8	112.64	147.24	39	125.47	152.31	48	125.73	123.74	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	133,302	128,907	263,283	224,505	200,274	3.41	66.15
Income from lease financing receivables.....	12	20	36	50	73	-40.00	-80.33
Fully taxable income on loans and leases.....	131,013	126,346	258,396	219,507	195,686	3.69	66.79
Tax-exempt income on loans and leases.....	2,301	2,581	4,923	5,048	4,661	-10.85	32.17
Estimated tax benefit on income on loans and leases.....	549	500	1,040	814	946	9.66	-40.60
Income on loans and leases (tax equivalent).....	133,863	129,427	264,359	225,369	201,293	3.43	64.83
Investment interest income (tax equivalent).....	55,987	54,210	108,832	97,669	96,945	3.28	19.72
Interest on balances due from depository institutions.....	370	831	939	1,794	1,561	-55.48	242.59
Interest income on other earning assets.....	172	565	1,258	1,150	884	-69.56	-58.65
Total interest income (tax equivalent).....	190,392	185,033	375,388	325,982	300,683	2.90	48.16
Interest on time deposits of \$250K or more.....	429	775	1,398	1,538	788	-44.65	
Interest on time deposits < \$250K.....	497	1,169	1,861	2,323	1,005	-57.49	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,329	7,287	9,859	23,261	15,153	-68.04	72.14
Interest on other borrowings and trading liabilities.....	184	929	1,125	2,980	1,984	-80.19	-66.91
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	3,439	10,160	14,243	30,102	18,930	-66.15	30.17
Net interest income (tax equivalent).....	186,953	174,873	361,145	295,880	281,753	6.91	48.54
Non-interest income.....	68,721	62,058	136,296	107,565	100,505	10.74	70.34
Adjusted operating income (tax equivalent).....	255,674	236,931	497,441	403,445	382,258	7.91	53.83
Overhead expense.....	117,097	108,640	231,409	196,521	190,684	7.78	43.09
Provision for credit losses.....	-3,202	18,550	16,048	2,965	5,665		
Securities gains (losses).....	813	3,573	3,633	733	1,355	-77.25	-11.05
Other tax equivalent adjustments.....	0	0	0	1	0		-100.00
Pretax net operating income (tax equivalent).....	142,606	113,334	253,624	204,823	187,167	25.83	76.29
Applicable income taxes.....	22,129	17,898	40,331	33,220	27,536	23.64	37.40
Tax equivalent adjustments.....	7,180	4,735	11,261	6,791	8,993	51.64	-41.55
Applicable income taxes (tax equivalent).....	29,309	22,633	51,592	40,011	36,529	29.50	3.24
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	113,297	90,701	202,032	164,812	150,638	24.91	115.78
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	113,297	90,701	202,032	164,812	150,638	24.91	115.78
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	113,297	90,701	202,032	164,812	150,638	24.91	115.78
Investment securities income (tax equivalent).....	55,987	54,210	108,832	97,669	96,945	3.28	19.72
US Treasury and agency securities (excluding mortgage-backed securities).....	0	156	176	490	663	-100.00	-100.00
Mortgage-backed securities.....	20,798	27,571	49,124	53,553	47,915	-24.57	78.10
All other securities.....	35,189	26,483	59,532	43,626	48,367	32.88	3.02
Cash dividends declared.....	39,855	35,527	72,494	63,135	55,499	12.18	77.46
Common.....	39,855	35,527	72,494	63,135	55,499	12.18	77.46
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	3.33	2.92	77	3.82	3.46	75	3.75	3.27	79	4.14	4.19	45	3.95	4.08	40
Less: Interest expense	0.06	0.25	7	0.21	0.61	7	0.14	0.48	4	0.38	0.95	8	0.25	0.75	4
Equals: Net interest income (tax equivalent)	3.27	2.65	87	3.61	2.84	86	3.60	2.77	90	3.76	3.21	83	3.70	3.33	79
Plus: Non-interest income	1.20	1.11	61	1.28	1.14	63	1.36	1.21	62	1.37	0.90	78	1.32	0.90	81
Equals: adjusted operating income (tax equivalent)	4.47	3.82	84	4.89	4.05	85	4.96	4.04	86	5.12	4.16	80	5.02	4.27	81
Less: Overhead expense	2.05	2.24	40	2.24	2.63	32	2.31	2.57	41	2.49	2.59	44	2.50	2.58	47
Less: Provision for credit losses	-0.06	-0.15	63	0.38	0.85	18	0.16	0.51	10	0.04	0.12	25	0.07	0.12	40
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	78	0.07	0.03	82	0.04	0.02	70	0.01	0.01	72	0.02	0	89
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	80	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.49	1.79	87	2.34	0.64	97	2.53	1.04	97	2.60	1.53	95	2.46	1.55	96
Less: Applicable income taxes (tax equivalent)	0.51	0.41	76	0.47	0.16	96	0.51	0.23	95	0.51	0.35	91	0.48	0.32	88
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.98	1.36	87	1.87	0.48	99	2.02	0.81	98	2.09	1.19	96	1.98	1.22	96
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.98	1.35	87	1.87	0.50	97	2.02	0.82	98	2.09	1.19	96	1.98	1.22	96
Memo: Net income (last four quarters)	2.06	1.25	91	1.98	0.81	97	2.02	0.82	98	2.09	1.19	96	1.98	1.22	96
Net income—BHC and noncontrolling (minority) interest	1.98	1.37	87	1.87	0.50	97	2.02	0.83	98	2.09	1.19	96	1.98	1.22	96
<b>Margin Analysis</b>															
Average earning assets / Average assets	93.68	93.15	56	92.60	91.74	61	92.92	92.32	58	93.23	93.22	46	93.12	93.23	46
Average interest-bearing funds / Average assets	57.20	62.32	31	56.30	65.48	14	56.55	64.06	20	58.82	70.66	12	58.23	70.70	9
Interest income (tax equivalent) / Average earning assets	3.55	3.14	73	4.12	3.78	71	4.03	3.55	79	4.44	4.49	47	4.24	4.38	39
Interest expense / Average earning assets	0.06	0.27	8	0.23	0.66	5	0.15	0.52	5	0.41	1.02	8	0.27	0.81	5
Net interest income (tax equivalent) / Average earning assets	3.49	2.85	86	3.90	3.10	86	3.88	3.01	89	4.03	3.45	83	3.97	3.58	75
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	5.01	4.05	88	5.22	4.44	88	5.13	4.27	88	5.53	4.98	82	5.26	4.85	76
Interest-bearing bank balances	0.11	0.11	48	1.55	0.50	95	0.52	0.27	91	1.99	2.26	38	1.89	1.88	54
Federal funds sold and reverse repos	0.56	0.26	83	1.24	0.94	72	1.01	0.68	75	2.70	2.02	81	2.08	1.50	71
Trading assets		0.42			0.67			0.60			0.49			0.70	
Total earning assets	3.42	3.11	68	4.02	3.74	70	3.91	3.51	73	4.35	4.47	41	4.11	4.33	34
Investment securities (tax equivalent)	2.40	1.80	88	2.91	2.51	84	2.78	2.25	84	3.07	2.74	79	3.05	2.69	81
US Treasury and agency securities (excluding mortgage-backed securities)		1.28		3.10	2.01	88	3.50	1.75	91	4.91	2.54	95	3.26	2.20	88
Mortgage-backed securities	1.55	1.56	49	2.58	2.33	80	2.41	2.05	84	2.61	2.54	61	2.47	2.44	58
All other securities	2.83	2.91	49	2.97	3.48	33	2.94	3.24	41	3.70	3.80	52	3.90	3.74	61
Interest-bearing deposits	0.08	0.24	13	0.27	0.70	10	0.18	0.53	10	0.47	1.13	6	0.31	0.85	6
Time deposits of \$250K or more	0.55	0.76	30	1.26	1.67	17	1.06	1.42	21	1.30	2.13	3	0.67	1.57	3
Time deposits < \$250K	0.31	0.72	10	0.71	1.58	5	0.57	1.36	3	0.74	1.91	3	0.30	1.42	2
Other domestic deposits	0.08	0.17	25	0.33	0.50	25	0.21	0.36	21	0.61	0.86	32	0.42	0.64	34
Foreign deposits		0.12			0.59			0.42			2.53			1.85	
Federal funds purchased and repos	0.07	0.19	32	0.23	0.85	10	0.16	0.62	9	0.57	1.23	32	0.24	1.03	20
Other borrowed funds and trading liabilities		1.31		0.35	1.62	6	0.34	1.50	5	2.28	1.03	74	2.31	2.10	74
All interest-bearing funds	0.11	0.40	6	0.37	0.92	7	0.25	0.74	4	0.65	1.34	8	0.43	1.06	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	68,721	62,058	136,296	107,565	100,505
Fiduciary activities income	16,991	14,398	29,531	28,401	28,180
Service charges on deposit accounts - domestic	9,721	10,233	20,571	22,039	21,662
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	702	719	1,310	1,581	1,707
Insurance activities revenue	579	566	876	978	741
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	18,460	17,673	44,143	18,737	15,124
Other non-interest income	22,268	18,469	39,865	35,829	33,091
Total overhead expenses	117,097	108,640	231,409	196,521	190,684
Personnel expense	70,185	60,645	135,503	115,391	105,542
Net occupancy expense	10,521	10,024	20,405	21,177	24,660
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	824	1,017	1,990	1,016	1,272
Other operating expenses	35,567	36,954	73,511	58,937	59,210
Fee income on mutual funds and annuities	310	304	552	584	600
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,518	1,465	1,469	1,345	1,315
Average personnel expense per employee	46.24	41.40	92.24	85.79	80.26
Average assets per employee	7,539.36	6,613.51	6,822.42	5,857.72	5,792.64

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.45	2.15	34	0.49	2.20	32	0.41	2.02	30	0.54	0.66	75	0.60	1.69	48
Overhead expenses / Net Interest Income + non-interest income	47.12	59.03	12	46.79	63.28	9	47.60	62.28	9	49.54	61.79	9	51.09	61.22	10
<b>Percent of Average Assets</b>															
Total overhead expense	2.05	2.24	40	2.24	2.63	32	2.31	2.57	41	2.49	2.59	44	2.50	2.58	47
Personnel expense	1.23	1.25	50	1.25	1.31	46	1.35	1.30	58	1.46	1.50	49	1.39	1.46	42
Net occupancy expense	0.18	0.24	21	0.21	0.26	21	0.20	0.26	20	0.27	0.32	32	0.32	0.31	55
Other operating expenses	0.64	0.73	44	0.78	0.99	42	0.75	0.94	44	0.76	0.76	51	0.79	0.79	54
Overhead less non-interest income	0.85	1.10	25	0.96	1.36	21	0.95	1.25	26	1.13	1.65	13	1.18	1.65	14
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	45.80	58.45	11	45.85	62.83	7	46.52	61.82	9	48.71	59.91	13	49.88	60.51	10
Personnel expense	27.45	33.10	22	25.60	32.43	19	27.24	32.36	24	28.60	34.17	19	27.61	34.42	13
Net occupancy expense	4.12	6.33	19	4.23	6.65	12	4.10	6.58	11	5.25	7.50	14	6.45	7.33	32
Other operating expenses	14.23	18.60	18	16.03	23.06	17	15.18	22.28	14	14.86	17.93	23	15.82	18.28	27
Total non-interest income	26.88	28.18	54	26.19	27.40	55	27.40	28.83	53	26.66	19.83	72	26.29	20.30	74
Fiduciary activities income	6.65	2.24	89	6.08	2.10	86	5.94	2.09	86	7.04	1.61	91	7.37	1.95	88
Service charges on domestic deposit accounts	3.80	3.19	61	4.32	3.35	67	4.14	3.27	65	5.46	3.21	86	5.67	3.58	83
Trading revenue	0	0.72	23	0	1.60	29	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	0.27	2.52	22	0.30	2.64	20	0.26	2.46	20	0.39	0.91	48	0.45	0.85	50
Insurance activities revenue	0.23	0.37	66	0.24	0.39	68	0.18	0.41	65	0.24	0.37	73	0.19	0.46	70
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0	50	0	0	49
Net servicing fees	0	0.55	15	0	-0.20	40	0	0.01	42	0	0.22	16	0	0.52	13
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	7.22	3.83	80	7.46	2.89	82	8.87	3.92	85	4.64	2.27	86	3.96	1.98	83
Other non-interest income	8.71	9.26	60	7.80	9.31	45	8.01	9.65	47	8.88	7.41	69	8.66	7.05	74
Overhead less non-interest income	18.92	29.94	19	19.66	34.19	15	19.12	31.93	17	22.05	39.47	8	23.59	39.75	8
Applicable income taxes / Pretax net operating income (tax equivalent)	15.52	21.54	7	15.79	18.39	27	15.90	18.63	26	16.22	21.51	16	14.71	18.37	23
Applicable income tax + TE / Pretax net operating income + TE	20.55	23.10	14	19.97	22.75	23	20.34	21.18	33	19.53	23.31	17	19.52	21.35	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	3,622,079	3,301,578	3,406,111	2,851,600	2,661,018	9.71	66.14
Commercial and industrial loans	960,358	1,326,419	1,117,684	673,261	653,686	-27.60	93.71
Loans to individuals	491,207	410,957	446,412	411,631	372,660	19.53	26.99
Loans to depository institutions and acceptances of other banks	0	1,000	0	1,000	1,000	-100.00	
Agricultural loans	95,212	97,448	94,864	103,640	96,677	-2.29	17.82
Other loans and leases	197,548	182,035	189,931	182,065	190,266	8.52	19.08
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	5,366,404	5,319,437	5,255,002	4,223,197	3,975,307	0.88	62.16
Less: Allowance for loan and lease losses	62,138	68,947	66,534	52,499	51,202	-9.88	37.90
Net loans and leases	5,304,266	5,250,490	5,188,468	4,170,698	3,924,105	1.02	62.49
Debt securities that reprice or mature in over 1 year	5,276,512	3,868,858	4,103,429	3,214,221	2,943,115	36.38	102.40
Mutual funds and equity securities	4,490	4,569	4,557	4,478	4,348	-1.73	-42.88
Subtotal	10,585,268	9,123,917	9,296,454	7,389,397	6,871,568	16.02	80.05
Interest-bearing bank balances	654,531	196,425	517,971	47,920	42,270	233.22	832.74
Federal funds sold and reverse repos	0	0	0	3,150	0		-100.00
Debt securities that reprice or mature within 1 year	297,046	245,436	285,043	194,618	211,314	21.03	64.40
Trading assets	0	0	0	0	0		
Total earning assets	11,536,845	9,565,778	10,099,468	7,635,085	7,125,152	20.61	88.11
Non-interest-bearing cash and due from depository institutions	190,060	188,374	211,113	231,534	207,835	0.90	40.69
Premises, fixed assets, and leases	147,656	138,934	142,269	131,023	133,420	6.28	20.71
Other real estate owned	283	202	119	982	448	40.10	128.23
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	454,239	446,529	451,531	263,603	264,999	1.73	102.34
Total assets	12,329,083	10,339,817	10,904,500	8,262,227	7,731,854	19.24	86.38
Quarterly average assets	11,826,276	10,301,090	10,437,768	8,083,216	7,653,159	14.81	83.72
Average loans and leases (YTD)	5,339,965	4,957,744	5,151,473	4,074,029	3,827,525	7.71	61.62
<b>Memoranda</b>							
Loans held-for-sale	61,802	66,370	83,969	28,228	21,672	-6.88	140.17
Loans not held-for-sale	5,304,602	5,253,067	5,171,033	4,194,969	3,953,635	0.98	61.55
Real estate loans secured by 1-4 family	1,387,468	1,320,953	1,335,254	1,189,670	1,130,772	5.04	40.54
Commercial real estate loans	2,049,323	1,831,887	1,918,620	1,529,686	1,392,312	11.87	94.76
Construction and land development	550,928	518,688	553,959	446,055	476,679	6.22	68.26
Multifamily	68,944	58,506	72,095	24,085	23,083	17.84	135.12
Nonfarm nonresidential	1,429,451	1,254,693	1,292,566	1,059,546	892,550	13.93	105.54
Real estate loans secured by farmland	185,288	148,738	152,237	132,244	137,934	24.57	31.71
Total investment securities	5,578,048	4,118,863	4,393,029	3,413,317	3,158,777	35.43	99.54
U.S. Treasury securities	0	10,122	0	10,019	9,962	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	301		-100.00
Municipal securities	2,615,087	1,950,279	2,426,876	1,288,983	1,257,871	34.09	72.46
Mortgage-backed securities	2,925,153	2,153,893	1,961,596	2,109,607	1,885,845	35.81	172.71
Asset-backed securities	0	0	0	0	0		
Other debt securities	33,318	0	0	230	450		-49.17
Mutual funds and equity securities	4,490	4,569	4,557	4,478	4,348	-1.73	-42.88
Available-for-sale securities	5,573,558	4,114,294	4,388,472	3,408,839	3,154,429	35.47	99.39
U.S. Treasury securities	0	10,122	0	10,019	9,962	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	301		-100.00
Municipal securities	2,615,087	1,950,279	2,426,876	1,288,983	1,257,871	34.09	72.46
Mortgage-backed securities	2,925,153	2,153,893	1,961,596	2,109,607	1,885,845	35.81	172.75
Asset-backed securities	0	0	0	0	0		
Other debt securities	33,318	0	0	230	450		-49.17
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	172,769	191,438	215,691	85,451	5,277	-9.75	38.97
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,222,472	2,686,355	3,005,084	2,329,784	1,988,579	19.96	87.50

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,427,038	2,941,679	2,982,697	2,065,128	2,116,107	16.50	108.35
NOW, ATS and transaction accounts	3,184,784	2,528,912	2,836,714	2,454,610	2,090,126	25.93	90.46
Time deposits less brokered deposits < \$250K	317,136	337,712	323,240	304,547	325,821	-6.09	
MMDA and other savings accounts	2,699,391	2,220,929	2,380,955	1,664,055	1,531,995	21.54	127.88
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,628,349	8,029,232	8,523,606	6,488,340	6,064,049	19.92	103.18
Time deposits of \$250K or more	153,345	128,410	152,212	115,466	116,340	19.42	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	549,969	449,224	430,093	381,356	413,706	22.43	58.53
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	55,000		-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0		
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	703,314	577,634	582,305	496,822	585,046	21.76	-19.56
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	277,051	150,502	120,399	49,868	29,464	84.08	104.29
Total liabilities	10,608,714	8,757,368	9,226,310	7,035,030	6,678,559	21.14	84.54
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,424	1,420	1,422	1,359	678	0.28	115.43
Common surplus	672,288	666,963	669,643	450,676	443,115	0.80	81.40
Retained earnings	910,171	762,830	836,729	707,656	606,658	19.32	117.72
Accumulated other comprehensive income	136,486	151,236	170,396	67,506	2,844	-9.75	77.62
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,720,369	1,582,449	1,678,190	1,227,197	1,053,295	8.72	98.62
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,720,369	1,582,449	1,678,190	1,227,197	1,053,295	8.72	98.62
Total liabilities and capital	12,329,083	10,339,817	10,904,500	8,262,227	7,731,854	19.24	86.38
<b>Memoranda</b>							
Non-interest-bearing deposits	3,427,038	2,941,679	2,982,697	2,065,128	2,116,107	16.50	108.35
Interest-bearing deposits	6,354,656	5,215,963	5,693,121	4,538,678	4,064,282	21.83	86.27
Total deposits	9,781,694	8,157,642	8,675,818	6,603,806	6,180,389	19.91	93.46
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,678,190	1,227,198	1,227,198	1,053,295	922,769		
Accounting restatements	0	0	-466	0	0		
Net income	113,297	90,701	202,032	164,812	150,638		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,647	4,084	6,766	7,563	6,980		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	8,008	8,008	0	0		
Changes incident to business combinations	0	220,273	220,273	0	58,086		
Less: Dividends declared	39,855	35,527	72,494	63,135	55,499		
Change in other comprehensive income	-33,910	83,728	102,889	64,662	-29,679		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,720,369	1,582,449	1,678,190	1,227,197	1,053,295		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans	29.38	36.32	31	31.93	36.22	36	31.24	36.22	34	34.51	52.67	11	34.42	53.63	10
Commercial and industrial loans	7.79	12.25	22	12.83	14.99	37	10.25	13.52	31	8.15	11.45	40	8.45	11.42	41
Loans to individuals	3.98	3.48	66	3.97	3.53	64	4.09	3.40	66	4.98	2.71	79	4.82	2.65	78
Loans to depository institutions and acceptances of other banks	0	0.01	32	0.01	0.04	73	0	0.03	31	0.01	0	91	0.01	0	92
Agricultural loans	0.77	0.21	86	0.94	0.20	89	0.87	0.19	90	1.25	0.53	79	1.25	0.47	82
Other loans and leases	1.60	4.22	28	1.76	4.66	25	1.74	4.63	25	2.20	1.08	77	2.46	2.64	58
Net loans and leases	43.02	59.81	10	50.78	63.21	15	47.58	61.58	14	50.48	72.36	4	50.75	73.30	4
Debt securities over 1 year	42.80	17.61	98	37.42	14.01	98	37.63	15.55	98	38.90	13.66	97	38.06	13.20	96
Mutual funds and equity securities	0.04	0.06	54	0.04	0.05	60	0.04	0.05	58	0.05	0.06	63	0.06	0.05	66
Subtotal	85.86	78.32	82	88.24	78.43	92	85.25	78.16	76	89.44	86.76	70	88.87	87.24	58
Interest-bearing bank balances	5.31	9.11	28	1.90	6.78	15	4.75	7.51	33	0.58	2.97	17	0.55	2.30	27
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0.04	0.03	83	0	0.01	38
Debt securities 1 year or less	2.41	1.53	73	2.37	1.83	71	2.61	1.68	78	2.36	2.10	65	2.73	2.14	70
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	93.57	91.43	74	92.51	90.72	71	92.62	91.05	68	92.41	92.39	53	92.15	92.24	48
Non-interest cash and due from depository institutions	1.54	1.01	88	1.82	1.08	93	1.94	1.07	94	2.80	1.14	97	2.69	1.25	94
Other real estate owned	0	0.02	29	0	0.03	19	0	0.02	17	0.01	0.04	42	0.01	0.04	29
All other assets	4.88	7.50	21	5.66	8.16	21	5.45	7.82	22	4.79	6.41	27	5.16	6.39	32
<b>Memoranda</b>															
Short-term investments	7.72	12.01	31	4.27	10.58	22	7.36	11.17	34	2.97	5.36	34	3.28	4.70	49
U.S. Treasury securities	0	1.08	12	0.10	0.92	42	0	0.84	17	0.12	0.29	69	0.13	0.37	65
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	1.25	8	0	1.67	15
Municipal securities	21.21	1.72	99	18.86	1.45	98	22.26	1.69	99	15.60	2.58	98	16.27	2.66	98
Mortgage-backed securities	23.73	12.97	89	20.83	11.11	91	17.99	11.75	79	25.53	9.38	97	24.39	8.73	97
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	0.27	0.52	51	0	0.39	10	0	0.42	10	0	0.53	30	0.01	0.52	32
Loans held-for-sale	0.50	0.42	71	0.64	0.48	69	0.77	0.52	73	0.34	0.39	70	0.28	0.29	74
Loans held for investment	43.03	59.85	10	50.80	63.46	16	47.42	61.72	14	50.77	72.01	6	51.13	73.24	5
Real estate loans secured by 1-4 family	11.25	11.69	50	12.78	12.29	53	12.24	11.91	51	14.40	16.02	51	14.62	16.83	49
Revolving	0.88	1.45	41	0.86	1.80	33	0.91	1.66	37	0.94	2.24	29	0.62	2.43	20
Closed-end, secured by first liens	9.93	9.84	55	11.41	9.99	60	10.86	9.81	57	12.82	13.07	58	13.38	13.60	58
Closed-end, secured by junior liens	0.44	0.20	85	0.51	0.26	82	0.48	0.22	86	0.64	0.37	78	0.63	0.41	75
Commercial real estate loans	16.62	22.48	32	17.72	21.90	37	17.59	22.22	35	18.51	33.26	11	18.01	33.39	10
Construction and land development	4.47	3.35	67	5.02	3.32	75	5.08	3.40	74	5.40	5	59	6.17	4.78	69
Multifamily	0.56	3.31	15	0.57	3.07	17	0.66	3.12	17	0.29	4.76	5	0.30	5.12	7
Nonfarm nonresidential	11.59	14.81	36	12.13	14.50	40	11.85	14.72	38	12.82	21.85	15	11.54	21.85	12
Real estate loans secured by farmland	1.50	0.34	90	1.44	0.33	88	1.40	0.33	86	1.60	0.95	76	1.78	0.88	80

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	67.50	59.66	57	62.07	55.37	53	64.82	57.15	58	67.52	72.74	36	66.94	72.88	34
Real estate loans secured by 1-4 family	25.85	19.82	68	24.83	19.50	68	25.41	19.43	68	28.17	22.29	68	28.44	23.13	67
Revolving	2.02	2.42	48	1.67	2.79	39	1.88	2.64	42	1.84	3.13	39	1.20	3.34	26
Closed-end	23.84	17.22	75	23.16	16.49	75	23.53	16.59	79	26.33	18.71	76	27.24	19.33	76
Commercial real estate loans	38.19	36.54	49	34.44	32.96	46	36.51	34.63	48	36.22	46.16	26	35.02	45.57	24
Construction and land development	10.27	5.50	82	9.75	4.97	84	10.54	5.26	86	10.56	6.97	74	11.99	6.53	83
1-4 family	3.99	1.11	93	3.88	0.93	95	3.94	0.93	94	4.22	1.47	91	5.03	1.52	94
Other	6.28	4.33	69	5.87	3.90	74	6.60	4.19	76	6.34	5.34	62	6.96	4.90	76
Multifamily	1.28	5.34	14	1.10	4.72	14	1.37	4.96	16	0.57	6.42	5	0.58	6.76	7
Nonfarm nonresidential	26.64	24.14	52	23.59	21.76	50	24.60	22.93	50	25.09	30.59	23	22.45	30.16	23
Owner-occupied	15.36	8.14	86	13.39	7.38	84	14.21	7.68	86	14.27	10.68	78	12.85	10.31	68
Other	11.28	15.71	31	10.19	14.16	34	10.38	14.95	33	10.82	19.36	14	9.60	19.35	13
Real estate loans secured by farmland	3.45	0.59	92	2.80	0.52	91	2.90	0.54	91	3.13	1.38	79	3.47	1.27	82
Loans to depository institutions and acceptances of other banks	0	0.03	32	0.02	0.07	71	0	0.06	31	0.02	0	92	0.03	0	92
Commercial and industrial loans	17.90	20.98	47	24.94	23.90	57	21.27	22.17	49	15.94	16.16	55	16.44	16.21	57
Loans to individuals	9.15	6.28	72	7.73	6.11	68	8.49	6.13	71	9.75	4	81	9.37	3.89	82
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans	1.77	0.37	90	1.83	0.31	91	1.81	0.32	91	2.45	0.78	82	2.43	0.69	85
Other loans and leases	3.68	8.03	36	3.42	8.93	36	3.61	9.09	34	4.31	1.48	84	4.79	3.74	69
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	270.10	383.17	27	276.79	392.62	28	268.57	381.27	28	271.52	493.53	8	283.32	505.61	9
Real estate loans secured by 1-4 family	103.46	124.52	40	110.74	133.24	40	105.28	125.03	42	113.28	151.03	38	120.40	161.34	40
Revolving	8.07	15.53	35	7.46	19.64	28	7.80	17.42	31	7.39	21.25	24	5.09	23.52	18
Closed-end	95.39	107.53	45	103.28	112.01	48	97.48	106.14	48	105.89	127.10	46	115.31	134.73	48
Commercial real estate loans	152.82	238.21	29	153.58	237.30	29	151.28	234.65	30	145.65	311.74	9	148.24	316.03	9
Construction and land development	41.08	35.52	60	43.48	35.78	62	43.68	35.62	62	42.47	46.63	51	50.75	44.92	63
1-4 family	15.95	7.06	80	17.30	6.74	84	16.34	6.34	82	16.96	9.52	81	21.29	10.21	84
Other	25.13	28.07	47	26.18	27.86	49	27.33	28.16	52	25.51	35.90	37	29.46	33.75	49
Multifamily	5.14	34.78	12	4.90	33.28	12	5.68	32.74	14	2.29	44.76	5	2.46	48.38	7
Nonfarm nonresidential	106.59	157.17	30	105.19	157.33	33	101.92	155.06	32	100.89	206.64	11	95.03	208.15	12
Owner-occupied	61.46	52.65	61	59.73	53.29	57	58.90	52.37	60	57.38	71.54	38	54.40	70.68	33
Other	45.13	102.08	23	45.45	101.60	27	43.02	100.54	25	43.51	130.65	8	40.63	134.17	9
Real estate loans secured by farmland	13.82	3.59	87	12.47	3.50	85	12	3.44	85	12.59	8.66	72	14.69	8.13	76
Loans to depository institutions and acceptances of other banks	0	0.18	32	0.08	0.38	71	0	0.28	31	0.10	0.01	91	0.11	0.01	92
Commercial and industrial loans	71.61	127.07	21	111.20	159.86	27	88.13	139.91	25	64.11	106.70	32	69.60	107.07	34
Loans to individuals	36.63	35.29	64	34.45	38.40	60	35.20	37.47	62	39.19	24.83	76	39.68	24.45	78
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans	7.10	2.01	86	8.17	2.03	87	7.48	1.88	87	9.87	4.86	78	10.29	4.49	78
Other loans and leases	14.73	46.75	28	15.26	51.14	23	14.98	49.54	25	17.34	10.25	74	20.26	25.58	58
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	23.47	28.84	36	21.51	26.07	36	22.91	27.32	37	22.48	35.38	14	22.57	35.09	16
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	93.91	187.37	21	95.94	186.18	24	94.91	183.76	23	90.38	239.13	7	95.53	243.62	8
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	155.37	244.59	29	155.67	244.21	29	153.81	240.85	29	147.76	315.15	8	149.93	318.90	9

BHC Name

City/State

# Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments	7.72	12.01	31	4.27	10.58	22	7.36	11.17	34	2.97	5.36	34	3.28	4.70	49
Liquid assets	30.58	28.17	58	24.65	24.60	59	24.67	26.22	53	29.07	16.28	89	27.76	15.56	90
Investment securities	45.24	19.64	98	39.83	16.55	98	40.29	17.85	98	41.31	16.41	95	40.85	16.02	96
Net loans and leases	43.02	59.81	10	50.78	63.21	15	47.58	61.58	14	50.48	72.36	4	50.75	73.30	4
Net loans, leases and standby letters of credit	43.34	60.62	10	51.17	64.12	14	47.95	62.48	13	50.94	72.78	4	51.10	73.71	4
Core deposits	78.09	74.75	50	77.65	68.08	73	78.17	70.67	67	78.53	71.61	74	78.43	69.97	79
Noncore funding	5.70	10.89	34	5.59	16.68	16	5.34	14.13	20	6.01	14.61	17	7.57	16.58	20
Time deposits of \$250K or more	1.24	1.81	40	1.24	2.56	27	1.40	2.11	40	1.40	4.33	10	1.50	4.28	14
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	4.46	1.20	87	4.34	1.49	84	3.94	1.47	82	4.62	0.77	93	5.35	0.96	95
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	4.46	0.52	94	4.34	0.52	95	3.94	0.54	93	4.58	0.75	94	5.35	0.97	95
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0	2.06	3	0	1.24	7	0	2.75	7	0.71	3.63	29
Earning assets that reprice within 1 year	18.20	38.93	9	16.01	39.71	3	18.12	39.38	7	16.75	33.16	10	15.27	32.35	10
Interest-bearing liabilities that reprice within 1 year	3.23	7.04	21	3.63	9.42	13	3.61	8.20	19	4.28	18.54	4	4.86	18.20	7
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	14.97	30.25	18	12.38	28.34	14	14.52	29.11	19	12.47	13.71	42	10.41	12.98	38
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-2.35	-1.82	52	1.49	6.94	33	-2.37	3.20	34	3.40	10.70	25	4.82	13.54	23
Net short-term noncore funding dependence	-2.49	-8.21	68	1.21	-2.29	57	-2.59	-4.76	54	3.18	5.88	36	4.58	8.57	31
Short-term investment / Short-term noncore funding	138.34	284.81	31	79.96	138.95	38	142.73	184.19	49	51.13	78.10	57	44.62	62.28	60
Liquid assets - short-term noncore funding / Nonliquid assets	36.01	34.02	57	25.62	23.27	61	25.91	28.18	55	32.79	6.90	89	28.25	4.17	91
Net loans and leases / Total deposits	54.23	74.66	9	64.36	82.84	13	59.80	79.43	11	63.16	90.96	6	63.49	92.88	5
Net loans and leases / Core deposits	55.09	81.17	7	65.39	93.70	8	60.87	88.34	7	64.28	102.55	4	64.71	106.50	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.84			1.82			1.57			0.36			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	13.51	1.94	98	17.03	4.82	96	17.95	4.31	98	8.56	1.28	97	0.59	-1.95	98
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			-0.02			-0.04	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	7.25	23	0	10.76	18
Available-for-sale securities	99.92	84.66	84	99.89	85.75	83	99.90	87.23	84	99.87	91.33	69	99.86	88.32	69
U.S. Treasury securities	0	5.52	12	0.25	5.43	37	0	4.72	16	0.29	2.07	63	0.32	2.08	61
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	8.16	7	0.01	11	15
Municipal securities	46.88	8.87	96	47.35	9.39	96	55.24	9.83	97	37.76	15.40	91	39.82	16.63	89
Mortgage-backed securities	52.44	66.59	28	52.29	67.27	25	44.65	66.64	17	61.81	57.07	51	59.70	54.50	50
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	0.60	3.17	43	0	2.93	9	0	3.01	9	0.01	3.73	30	0.01	3.75	32
Mutual funds and equity securities	0.08	0.32	46	0.11	0.37	46	0.10	0.35	42	0.13	0.49	50	0.14	0.41	59
Debt securities 1 year or less	5.33	8.69	44	5.96	11.75	33	6.49	10.55	42	5.70	13.55	35	6.69	13.91	41
Debt securities 1 to 5 years	46.36	17.05	90	57.20	18.03	91	49.80	17.03	92	64.13	23.43	95	53.30	23.42	90
Debt securities over 5 years	48.23	72.17	18	36.73	66.01	17	43.61	69.86	17	30.04	58.63	15	39.88	58.36	24
Pledged securities	57.77	33.87	80	65.22	37.40	85	68.41	35.67	89	68.26	43.76	78	62.95	42.20	72
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.09	39	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	115.36	51.37	81	37.63	146.89	26	226.84	183.32	68	-3.11	32.84	33	-36.73	16.28	15
Investment securities	35.43	33.34	61	26.37	14.17	76	28.70	23.62	68	8.06	4.80	63	2.31	8.02	42
Core deposits	19.92	16.88	70	28.49	25.99	67	31.37	26.88	72	7	9.96	43	3.66	10.40	32
Noncore funding	21.76	-23.76	93	19.68	-2.41	81	17.21	-12.18	83	-15.08	4.16	25	31.78	6.76	83

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	1,725,774	1,397,842	1,698,467	1,145,979	964,368
Commit: Secured commercial real estate loans	594,956	240,346	433,401	270,946	229,029
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	39,655	40,214	40,050	38,364	26,641
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	308,879	391,931	400,906	125,915	82,588
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	14	22.45	20	13.52	21.74	21	15.58	22.01	27	13.87	16.97	29	12.47	17.31	22
Standby letters of credit	0.32	0.67	36	0.39	0.72	41	0.37	0.71	37	0.46	0.36	68	0.34	0.35	53
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0	47	0	0	47
Derivative contracts	2.51	49.75	15	3.79	51.68	12	3.68	48.62	12	1.52	2.95	69	1.07	6.51	30
Interest rate contracts	2.51	35.96	15	3.79	36.85	14	3.68	34.36	15	1.52	2.87	69	1.07	6.40	30
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	2.51	1.82	78	3.79	2.30	82	3.68	2.18	82	1.52	0.13	92	1.07	0.26	87
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps	0	20.67	4	0	22.27	3	0	20.83	3	0	2.19	34	0	5.18	15
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	32.32	42.93	48	28.20	41.55	39	32.97	42.82	51	28.13	24.81	63	25.20	25.18	51

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	308,879	391,931	400,906	125,915	82,588
Interest rate contracts	308,879	391,931	400,906	125,915	82,588
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	0	0	0	0	0
Written options	308,879	391,931	400,906	125,915	82,588
Exchange-traded	143,879	201,500	198,000	78,500	37,088
Over-the-counter	165,000	190,431	202,906	47,415	45,500
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	308,879	391,931	400,906	125,915	82,588
Interest rate contracts	308,879	391,931	400,906	125,915	82,588
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	376	1,099	1,560	152	403
Gross positive fair value	4,552	5,037	7,601	886	765
Held for trading	0	0	0	0	0
Non-traded	4,552	5,037	7,601	886	765
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	0.07	45	0	0	47
<b>Futures and forwards</b>															
Written options	100	7.49	98	100	8.37	98	100	8.18	98	100	11.73	97	100	11.14	97
Exchange-traded	46.58	0.11	99	51.41	0.13	99	49.39	0.14	99	62.34	0	98	44.91	0	99
Over-the-counter	53.42	7.20	98	48.59	7.94	97	50.61	7.73	96	37.66	10.84	85	55.09	10.65	90
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	2.45	35	0	1.29	38
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	2.28	36	0	1.22	38
Swaps	0	71.23	3	0	69.92	3	0	68.76	3	0	64.61	7	0	65.42	10
<b>Held for trading</b>															
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0	48	0	0	49
<b>Non-traded</b>															
Interest rate contracts	100	59.40	79	100	56.50	81	100	56.47	80	100	84.99	64	100	86.40	61
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.01	47	0	0	48
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	0	28.05	3	0	30.94	3	0	32.05	4	0	15.20	15	0	12.75	13
Over 1 year to 5 years	0	26.03	5	0	27.26	4	0	27.06	3	0	22.92	14	0	22.66	16
Over 5 years	0	30.08	6	0	28.48	5	0	29.56	5	0	34.12	11	0	36.28	14
Gross negative fair value (absolute value)	0.12	1.25	10	0.28	1.76	16	0.39	1.55	23	0.12	1.30	16	0.49	0.66	37
Gross positive fair value	1.47	1.68	42	1.29	2.69	23	1.90	2.23	46	0.70	1.14	36	0.93	1.10	40
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0	0.05	9	0	0.07	11	0	0.07	10	0	0	68	0	0.01	36
Gross positive fair value (X)	0	0.07	15	0	0.11	14	0.01	0.09	16	0	0	71	0	0.01	31
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0	0.01	40	0	0.02	38	0.01	0.02	48	0	0	76	0	0.01	40
Current credit exposure (X)	0	0.05	5	0	0.08	5	0	0.06	5	0	0.01	18	0	0	18
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0	0.63	5	0	1.03	5	0	0.85	5	0	0.10	18	0	0.06	18

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	66,534	52,499	52,499	51,202	48,156
Gross losses	966	3,121	5,314	4,127	4,446
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,037	1,019	2,241	2,459	1,827
Net losses	-71	2,102	3,073	1,668	2,619
Provision for loan and lease losses	-4,467	18,550	16,049	2,965	5,665
Adjustments	0	0	1,059	0	0
Ending balance	62,138	68,947	66,534	52,499	51,202
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.08	-0.14	55	0.38	0.85	18	0.16	0.51	10	0.04	0.12	25	0.07	0.12	40
Provision for loan and lease losses / Average loans and leases	-0.17	-0.25	52	0.75	1.37	30	0.31	0.82	14	0.07	0.16	30	0.15	0.16	53
Provision for loan and lease losses / Net loan and lease losses	6,291.55	77.32	95	882.49	792.43	71	522.26	487.86	70	177.76	142.73	71	216.30	182.69	68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	1.39	33	1.31	1.51	40	1.29	1.58	33	1.25	0.94	81	1.30	0.94	85
Allowance for loan and lease losses / Total loans and leases	1.16	1.37	35	1.30	1.48	41	1.27	1.55	33	1.24	0.93	80	1.29	0.93	85
Allowance for loan and lease losses / Net loans and leases losses (X)		15.27		16.40	11.83	79	21.65	11.58	83	31.47	17.18	83	19.55	21.35	67
Allowance for loan and lease losses / Nonaccrual assets	208.62	318.67	38	175.45	321.01	28	156.11	299.17	22	213.54	315.75	54	185.96	285.36	45
ALLL / 90+ days past due + nonaccrual loans and leases	208.62	260.68	47	175.03	244.42	33	155.70	244.34	30	212.22	283.41	59	179.39	259.30	48
Gross loan and lease losses / Average loans and leases	0.04	0.22	10	0.13	0.35	25	0.10	0.34	18	0.10	0.16	39	0.12	0.15	52
Recoveries / Average loans and leases	0.04	0.08	34	0.04	0.07	40	0.04	0.07	34	0.06	0.05	70	0.05	0.05	59
Net losses / Average loans and leases	0	0.13	13	0.08	0.28	26	0.06	0.27	18	0.04	0.11	34	0.07	0.09	56
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	19.51	16.12	70	24.69	15.46	82	54.30	33.98	82	55.31	41.80	70	31.39	51.25	46
Earnings coverage of net loan and lease losses (X)	-1,844.49	4.52	2	60.49	21.56	86	84.09	22.91	89	120.50	22.46	87	70.19	29.27	81

#### Net Loan and Lease Losses By Type

Real estate loans	0	0.03	28	0.04	0.03	71	0.03	0.04	57	0.03	0.02	68	0.04	0.01	75
Real estate loans secured by 1-4 family	0	-0.01	70	0.03	0.01	76	0.02	0.01	67	0.02	0.02	57	0.02	0.01	68
Revolving	-0.02	-0.05	39	0	0.01	37	-0.03	0.01	23	0.03	0.02	73	0.21	0.02	94
Closed-end	0	-0.01	75	0.04	0.01	80	0.02	0	76	0.01	0.02	57	0.02	0.01	62
Commercial real estate loans	-0.01	0.05	16	0.06	0.03	72	0.05	0.07	57	0.04	0.02	74	0.04	0.01	75
Construction and land development	0	0	49	0	0	64	0	0	59	-0.01	-0.02	30	0	-0.02	79
1-4 family	0	0	57	0	0	59	0	0	59	0	0	54	0	0	54
Other	0	-0.01	42	0	0	60	0	0	57	-0.01	-0.02	28	0	-0.02	85
Multifamily	0	0.01	51	0	0	58	-0.01	0	12	0	0	56	0	0	50
Nonfarm nonresidential	-0.01	0.07	13	0.09	0.05	75	0.08	0.11	57	0.06	0.03	75	0.06	0.02	79
Owner-occupied	0	0.01	46	0.08	0.02	88	0.04	0.02	80	0.07	0.01	89	0.07	0.01	92
Other	-0.01	0.06	11	0.01	0.03	60	0.03	0.08	55	-0.01	0.01	11	-0.01	0.01	15
Real estate loans secured by farmland	-0.01	-0.01	16	-0.05	0.02	5	-0.10	0.02	4	0.11	0.01	91	0.17	0	96
Commercial and industrial loans	-0.03	0.20	13	0.18	0.46	37	0.11	0.47	22	-0.01	0.27	12	0.04	0.18	37
Loans to individuals	0.07	0.78	7	0.11	1.41	4	0.11	1.13	8	0.10	0.74	12	0.28	0.71	27
Credit card loans		2.18			3.43			2.92			1.89			1.65	
Agricultural loans	-0.01	0.03	17	-0.06	0.15	6	0.36	0.19	82	0.16	0.02	89	-0.02	0.03	10
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0	0.08	37	0	0.13	27	0	0.15	25	0.13	0.14	67	0.15	0.28	66

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	5,847	3,846	5,680	5,969	7,002
90+ days past due loans and leases	0	93	111	153	1,009
Nonaccrual loans and leases	29,785	39,298	42,621	24,585	27,534
Total past due and nonaccrual loans and leases	35,632	43,237	48,412	30,707	35,545
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	7,095	4,673	7,407	4,791	3,840
Total restructured loans and leases	7,095	4,673	7,407	4,791	3,840
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	23	25	24	27	512
Other real estate owned	283	202	119	982	448
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.11	0.27	26	0.07	0.36	12	0.11	0.39	10	0.14	0.31	25	0.18	0.32	33
90+ days past due loans and leases	0	0.10	10	0	0.13	25	0	0.12	26	0	0.03	46	0.03	0.03	65
Nonaccrual loans and leases	0.56	0.58	55	0.74	0.61	69	0.81	0.66	68	0.58	0.48	70	0.69	0.49	74
90+ days past due and nonaccrual loans and leases	0.56	0.73	45	0.74	0.80	53	0.81	0.85	55	0.59	0.54	66	0.72	0.54	72
30-89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0	0	29	0	0.01	27
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.13	0.12	59	0.09	0.13	49	0.14	0.13	62	0.11	0.07	74	0.10	0.10	57
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.11	0.27	26	0.07	0.37	12	0.11	0.40	10	0.14	0.31	25	0.18	0.32	33
90+ days past due assets	0	0.10	9	0	0.13	22	0	0.12	24	0	0.03	46	0.03	0.03	65
Nonaccrual assets	0.56	0.59	55	0.74	0.62	69	0.81	0.67	67	0.58	0.48	70	0.69	0.49	74
30+ days past due and nonaccrual assets	0.66	1.04	35	0.81	1.21	36	0.92	1.29	37	0.73	0.87	48	0.89	0.88	59
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.24	0.43	25	0.38	0.49	42	0.39	0.52	38	0.30	0.39	38	0.37	0.39	55
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.46	21	0.38	0.52	39	0.39	0.55	36	0.31	0.45	36	0.37	0.45	50
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.24	0.52	18	0.38	0.56	31	0.39	0.60	29	0.31	0.56	26	0.37	0.59	31
Allowance for loan and lease losses	48.43	67.93	36	57.33	65.48	48	64.27	66.66	51	48.75	92.08	28	55.65	95.97	33
Equity capital + allowance for loan and lease losses	1.69	4.43	15	2.39	4.83	19	2.45	4.97	25	2	4.77	19	2.58	5.09	25
Tier 1 capital + allowance for loan and lease losses	2.24	5.28	16	3.31	5.98	24	3.37	6.05	25	2.44	5.30	20	3.03	5.65	30
Loans and leases + other real estate owned	0.56	0.88	31	0.74	0.92	44	0.81	0.97	43	0.61	0.78	42	0.72	0.82	47

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.09	0.24	29	0.08	0.39	15	0.09	0.39	16	0.11	0.28	19	0.15	0.29	33
90+ days past due	0	0.12	15	0	0.15	13	0	0.16	31	0	0.03	24	0.04	0.03	74
Nonaccrual	0.68	0.65	62	1	0.63	81	1.06	0.76	76	0.69	0.45	81	0.63	0.48	69
Commercial and industrial															
30–89 days past due	0.22	0.17	70	0.04	0.23	19	0.13	0.23	47	0.30	0.22	71	0.22	0.23	61
90+ days past due	0	0.02	16	0	0.03	17	0	0.03	41	0.02	0.02	72	0	0.02	32
Nonaccrual	0.37	0.64	42	0.35	0.75	27	0.45	0.75	35	0.46	0.74	47	1.38	0.61	81
Individuals															
30–89 days past due	0.08	0.55	18	0.12	0.58	15	0.18	0.83	15	0.17	0.60	28	0.26	0.68	37
90+ days past due	0	0.07	18	0.02	0.13	44	0.01	0.14	44	0.01	0.02	69	0.01	0.03	70
Nonaccrual	0.08	0.18	46	0.12	0.22	50	0.11	0.28	43	0.08	0.12	55	0.20	0.15	70
Depository institution loans															
30–89 days past due		0		0	0.03	45		0		0	0	50	0	0	50
90+ days past due		0		0	0	49		0		0	0	50	0	0	50
Nonaccrual		0		0	0	48		0		0	0	50	0	0	50
Agricultural															
30–89 days past due	0.11	0.16	66	0.18	0.31	64	0.09	0.17	66	0.15	0.10	78	0.34	0.11	82
90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	47	0	0.01	44
Nonaccrual	1.11	0.69	76	1.08	0.80	73	1.13	0.49	82	1.33	0.80	79	0.79	0.46	78
Foreign governments															
30–89 days past due		0.01			0			0							
90+ days past due		0			0			0							
Nonaccrual		0.04			0.02			0.09							
Other loans and leases															
30–89 days past due	0	0.11	18	0.08	0.14	59	0.04	0.18	48	0.02	0.28	54	0.17	0.18	72
90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0	40	0	0	41
Nonaccrual	0	0.13	22	0	0.15	16	0	0.15	19	0	0.04	37	0.17	0.04	86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.08	0.35	17	0.04	0.60	4	0.12	0.65	5	0.16	0.53	15	0.16	0.52	22
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	36	0	0.05	28	0.08	0.04	79
	Nonaccrual	0.43	0.82	30	0.77	0.84	55	0.66	0.89	47	0.63	0.55	66	0.62	0.61	57
Revolving	30-89 days past due	0	0.29	6	0.17	0.40	28	0	0.48	5	0.15	0.36	34	0.20	0.36	43
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual	0.10	1.05	16	0.47	1.27	34	0.42	1.13	32	0.23	0.34	43	0.77	0.35	81
Closed-end	30-89 days past due	0.09	0.36	19	0.03	0.61	4	0.13	0.65	6	0.16	0.56	18	0.16	0.54	23
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	37	0	0.05	29	0.09	0.05	77
	Nonaccrual	0.45	0.77	34	0.79	0.81	57	0.68	0.87	49	0.65	0.57	63	0.62	0.64	54
Junior lien	30-89 days past due	0	0.01	11	0.01	0.02	55	0.01	0.02	42	0.01	0.02	47	0.02	0.02	59
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.01	0.04	24	0.01	0.05	26	0.01	0.04	29	0.01	0.03	45	0.03	0.03	55
Commercial real estate	30-89 days past due	0.06	0.14	41	0.11	0.23	41	0.08	0.26	35	0.07	0.15	41	0.15	0.16	60
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.02	34	0	0.02	31
	Nonaccrual	0.83	0.52	76	1.02	0.43	90	1.04	0.62	75	0.75	0.34	88	0.66	0.41	74
Construction and development	30-89 days past due	0	0.12	38	0.37	0.24	72	0.09	0.28	47	0.09	0.20	64	0.21	0.17	66
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.28	0.36	69	0.85	0.25	88	0.69	0.41	81	0.62	0.18	84	0.25	0.18	74
1-4 family	30-89 days past due	0	0.02	33	0.03	0.04	67	0	0.03	28	0	0.05	33	0.14	0.07	79
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	47	0	0	48
	Nonaccrual	0.05	0.02	82	0.06	0.04	80	0.01	0.03	64	0	0.01	40	0.14	0.04	86
Other	30-89 days past due	0	0.07	45	0.34	0.17	79	0.09	0.22	55	0.09	0.12	77	0.07	0.06	74
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.22	0.29	71	0.78	0.18	89	0.68	0.35	83	0.62	0.14	88	0.11	0.10	72
Multifamily	30-89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.03	38	0	0.03	36
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual	0	0.14	21	2.72	0.08	99	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30-89 days past due	0.09	0.14	52	0	0.20	6	0.08	0.23	36	0.06	0.13	39	0.13	0.17	61
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.02	37	0	0.02	34
	Nonaccrual	1.09	0.66	77	1.01	0.55	84	1.24	0.80	72	0.82	0.36	83	0.90	0.52	74
Owner Occupied	30-89 days past due	0.04	0.04	58	0	0.07	8	0.08	0.07	64	0.04	0.06	47	0.13	0.08	73
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.63	0.25	89	0.58	0.24	87	0.84	0.27	92	0.66	0.19	93	0.70	0.20	89
Other	30-89 days past due	0.05	0.09	58	0	0.11	9	0	0.14	11	0.02	0.05	59	0	0.07	18
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	41	0	0.01	39
	Nonaccrual	0.46	0.40	63	0.43	0.24	75	0.41	0.44	56	0.16	0.14	67	0.20	0.22	66
Farmland	30-89 days past due	0.45	0.11	87	0.04	0.31	55	0	0.11	30	0.11	0.21	64	0.01	0.09	65
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0.97	1.10	67	2.94	1.24	78	4.79	1.13	90	0.68	1.06	65	0.32	0.49	65
Credit card	30-89 days past due		0.63			0.90			0.95			0.87			1.03	
	90+ days past due		0.39			0.76			0.63			0.18			0.26	
	Nonaccrual		0.08			0.09			0.05			0			0.07	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	673,711	668,383	671,065	452,035	443,792
Retained earnings	910,171	762,830	836,729	707,656	606,658
Accumulated other comprehensive income (AOCI)	136,486	151,236	170,396	67,506	2,844
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,720,368	1,582,449	1,678,190	1,227,197	1,053,294
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	304,998	307,347	306,065	161,971	162,435
Accumulated other comprehensive income-related adjustments	136,487	151,236	170,396	67,505	2,844
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,278,883	1,123,866	1,201,729	997,721	888,015
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,278,883	1,123,866	1,201,729	997,721	888,015
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
<b>Tier 1 Capital</b>	1,278,883	1,123,866	1,201,729	997,721	888,015
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	68,889	67,626	72,020	53,308	52,011
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	68,889	67,626	72,020	53,308	52,011
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	68,889	67,626	72,020	53,308	52,011
Exited advanced approach tier 2 capital					
Total capital	1,347,772	1,191,492	1,273,749	1,051,029	940,026
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	11,826,276	10,301,090	10,437,768	8,083,216	7,653,159
Less: Deductions from common equity tier 1 capital	304,998	307,347	306,065	161,971	162,435
Less: Other deductions	0	0	0	0	-1,325
Total assets for leverage ratio	11,521,278	9,993,743	10,131,703	7,921,245	7,492,049
Total risk-weighted assets	6,379,059	5,407,892	5,781,314	4,974,050	4,561,606
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	20.05	12.66	96	20.78	11.98	96	20.79	12.35	97	20.06	12.50	95	19.47	12.37	94
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	20.05	13.44	96	20.78	12.72	95	20.79	13.08	96	20.06	13.19	95	19.47	13.03	94
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	21.13	15.42	96	22.03	14.77	94	22.03	15.23	96	21.13	14.63	94	20.61	14.48	94
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	11.10	9.11	89	11.25	9.03	91	11.86	9.13	93	12.60	10.39	86	11.85	10.37	81
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72							

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	579	566	876	978	741	2.30	138.27
Other insurance activities income	579	566	876	978	741	2.30	138.27
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	31,990	31,472	31,584	15,299	14,906	1.65	383.67

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			60			66.67		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			40			33.33		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			0			0		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.23	0.37	66	0.24	0.39	68	0.18	0.41	65	0.24	0.37	73	0.19	0.46	70
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	0.03	47	0	0	48
Credit related premium income / Total premium income	30.92			40.01			38.23			100			50		
Other premium income / Total premium income	69.08			59.99			61.77			0			50		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			37.86			72.25		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62								
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			132.57			116.87		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.39	11.54	17	2.64	11.35	19	2.49	11.03	19	1.46	11.53	15	1.59	13.70	15
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	0	49	0	0	49

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### Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.64			0.93			0.87			0			0	
Cost: Interest-bearing deposits		0.12			0.59			0.42			2.53			1.85	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			5.29			5.18							
Commercial and industrial loans		1.03			0.59			0.64			2.35			3.83	
Foreign governments and institutions		0			0			0							
<b>Growth Rates</b>															
Net loans and leases		-1.19			10.27			-2.40			-47.91			-27.26	
Total selected assets		3.19			5.10			2.04			-25.04			5.03	
Deposits		9.07			10.22			3.46			2.53			-2.42	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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## Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	3,381	3,969	85,123	83,525	73,220	-14.81	84.75
Dividends .....	3,000	0	77,000	76,000	66,300		
Interest .....	34	73	109	371	84	-53.42	183.33
Management and service fees .....	347	3,896	8,014	7,154	6,836	-91.09	-80.91
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	6,000	5,000	10,500	8,500	7,800	20.00	150.00
Dividends .....	6,000	5,000	10,500	8,500	7,800	20.00	150.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	9,381	8,969	95,623	92,025	81,020	4.59	121.77
Securities gains (losses) .....	0	38	38	0	3	-100.00	
Other operating income .....	49	168	297	411	345	-70.83	-81.15
Total operating income .....	9,430	9,175	95,958	92,436	81,368	2.78	110.02
<b>Operating Expenses</b>							
Personnel expenses .....	2,810	6,231	13,795	11,963	9,966	-54.90	-3.57
Interest expense .....	0	0	0	0	0		
Other expenses .....	3,068	3,263	5,599	4,755	4,780	-5.98	53.55
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	5,878	9,494	19,394	16,718	14,746	-38.09	19.67
Income (loss) before taxes .....	3,633	-408	76,475	75,718	66,622		
Applicable income taxes (credit) .....	-1,423	-1,309	-2,561	-2,138	-1,693		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	5,056	901	79,036	77,856	68,315	461.15	567.90
Equity in undistributed income of subsidiaries .....	108,241	89,800	122,996	86,956	82,323	20.54	109.17
Bank subsidiaries .....	105,992	87,654	119,025	81,564	76,591	20.92	108.65
Nonbank subsidiaries .....	2,249	2,146	3,971	5,392	5,732	4.80	136.74
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	113,297	90,701	202,032	164,812	150,638	24.91	115.78
<b>Memoranda</b>							
Bank net income .....	108,992	87,654	196,025	157,564	142,891	24.34	114.56
Nonbank net income .....	8,249	7,146	14,471	13,892	13,532	15.44	146.24
Subsidiary holding companys' net income .....	0	0	0	0	0		

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# Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,598,314	91.51	1,474,878	91.95	1,525,331	89.63	1,083,399	936,842	8.37	104.26
Common and preferred stock .....	1,598,314	91.51	1,474,878	91.95	1,525,331	89.63	1,083,399	936,842	8.37	104.26
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	35,545	2.04	31,476	1.96	33,520	1.97	28,556	22,510	12.93	174.46
Common and preferred stock .....	35,545	2.04	31,476	1.96	33,520	1.97	28,556	22,510	12.93	174.46
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	2,536	0.15	4,067	0.25	3,132	0.18	6,297	6,276	-37.64	-79.10
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	105,860	6.06	89,851	5.60	136,664	8.03	125,074	101,260	17.82	42.49
Cash and due from unrelated depository institution .....	2	0	2	0	2	0	2	2	0.00	0.00
Premises, furnishings, fixtures and equipment .....	1,327	0.08	1,546	0.10	1,420	0.08	1,648	1,867	-14.17	-42.15
Intangible assets .....	723	0.04	723	0.05	723	0.04	723	723	0.00	0.00
Other assets .....	2,314	0.13	1,423	0.09	1,039	0.06	1,053	780	62.61	428.31
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,746,621	100.00	1,603,966	100.00	1,701,831	100.00	1,246,752	1,070,260	8.89	97.28
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	26,252	1.50	21,517	1.34	23,641	1.39	19,555	16,965	22.01	36.86
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total liabilities .....	26,252	1.50	21,517	1.34	23,641	1.39	19,555	16,965	22.01	36.86
Equity Capital .....	1,720,369	98.50	1,582,449	98.66	1,678,190	98.61	1,227,197	1,053,295	8.72	98.62
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	1,424	0.08	1,420	0.09	1,422	0.08	1,359	678	0.28	115.43
Common surplus .....	672,288	38.49	666,963	41.58	669,643	39.35	450,676	443,115	0.80	81.40
Retained earnings .....	910,171	52.11	762,830	47.56	836,729	49.17	707,656	606,658	19.32	117.72
Accumulated other comprehensive income .....	136,486	7.81	151,236	9.43	170,396	10.01	67,506	2,844	-9.75	77.62
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	1,746,621	100.00	1,603,966	100.00	1,701,831	100.00	1,246,752	1,070,260	8.89	97.28
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	13.49	12.64	62	12.03	4.33	93	12.94	7.29	90	14.38	10.58	86	15.37	11.03	87
Bank net income / Average equity investment in banks	14.07	12.37	65	13.30	4.55	91	14.07	7.45	90	15.22	10.85	87	15.98	11.56	87
Nonbank net income / Average equity investment in nonbanks	47.92	13.40	89	47.52	7.01	95	46.23	9.75	93	54.06	12.07	90	69.20	10.83	96
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			15.16			9.40	
Bank net income / Parent net income	96.20	96.24	26	96.64	91.35	22	97.03	88.16	24	95.60	103.77	11	94.86	104.73	8
Nonbank net income / Parent net income	7.28	3.10	81	7.88	6.35	79	7.16	3.59	82	8.43	1.08	92	8.98	0.99	96
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			92.33			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital	1.53	16.87	15	1.36	20.37	13	1.41	20.06	11	1.59	9.66	23	1.61	9.50	25
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.82	7	0	16.78	7	0	16.67	6	0	7.99	13	0	7.93	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt		39.10			29.33			34.67			14.37			15.49	
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	94.97	103.07	9	95.19	103.11	10	92.89	102.81	8	90.61	104.21	6	91.08	104.10	5
Total investment in subs / Equity capital	94.97	108.26	6	95.19	110.49	5	92.89	110.16	3	90.61	104.48	5	91.08	104.38	5
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.38	0.25	12	-0.42	0.67	16	-0.59	0.47	12	-0.70	0.44	8	-0.62	0.36	12
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82			1.47			1.18	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	23.94	138.64	9	23.54	143.95	6	107.46	136.59	38	118.77	153.39	46	118.78	113.37	66
Cash from ops + noncash items + op expense / Op expense + dividend	22.24	130.64	10	24.64	154.33	8	112.64	147.24	39	125.47	152.31	48	125.73	123.74	62
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	28.36	103.17	21	18.09	148.07	11	113.16	134.08	49	130.96	105.99	78	133.77	108.88	76
Pretax operating income + interest expense / Interest expense		1,479.01			2,733.67			2,016.32			17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,667.11			1,374.36			1,539.23			2,481.22			1,015.91	
Dividends + interest from subsidiaries / Interest expense + dividends	22.67	153.06	8	14.28	169.52	8	120.85	150.43	44	134.43	196.13	44	133.67	140.89	60
Fees + other income from subsidiaries / Salary + other expenses	5.90	12.78	67	41.04	15.95	77	41.32	13.95	79	42.79	3.91	91	46.36	3.76	92
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			71.69			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	4.84	3.64	64	4.45	3.69	64	6.94	3.85	75	8.72	1.59	93	8.13	1.59	90
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.21			0.05			0.10			0			0	
Nonaccrual		0.96			0.97			1.03			8.16			0.70	
Total		1.17			1.02			1.13			8.16			0.70	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.31	1.79	64	0.33	2.90	64	0.32	2.66	62	0.36	0.13	81	0.31	0.14	80
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0	49	0	0	49

BHC Name

City/State

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	788.27	78.46	95	3,943.06	73.92	98	91.72	81.10	65	81.09	65.39	65	81.24	87.25	47
Dividends declared / Net income .....	35.18	25.30	71	39.17	60.26	35	35.88	42.29	40	38.31	25.65	71	36.84	24.10	67
Net income – dividends / Average equity.....	8.75	9.64	50	7.32	1.15	89	8.29	4.14	85	8.87	7.61	67	9.71	8.12	74
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	7.53	139.49	20	0	166.94	10	106.22	132.17	39	120.38	160.93	39	119.46	131.90	54
Dividends from nonbank subsidiaries .....	15.05	3.97	85	14.07	3.69	87	14.48	3.41	87	13.46	2.59	87	14.05	2.83	86
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries .....	22.58	193.08	10	14.07	205.70	11	120.70	174.85	35	133.84	209.89	42	133.52	144.51	54
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	2.75	36.56	19	0	82.59	8	39.28	60.28	32	48.23	45.88	52	46.40	33.37	66
Interest income from bank subsidiaries.....	0.03	0.11	66	0.08	0.58	59	0.06	0.36	58	0.24	0.09	83	0.06	0.11	70
Management and service fees from bank subsidiaries .....	0.32	0.90	78	4.44	3.18	78	4.09	1.47	80	4.54	0.47	90	4.78	0.32	91
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....	3.10	38.35	14	4.53	98.26	9	43.42	62.88	33	53.01	48.40	55	51.24	35.67	68
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	72.74	54.17	61	69.97	52.25	66	72.56	56.39	60	61.19	76.61	30	57.64	80.47	35
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries .....	72.74	76.16	57	69.97	78.35	56	72.56	79.84	51	61.19	83.73	29	57.64	96.62	33
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			65.48			43.51	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0			0	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0			0.15	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			65.48			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	31.81	67.82	26	0	66.84	12	80.24	69.76	33	82.22	77.61	23	81.48	72.95	30
Interest income from bank subsidiaries.....	0.36	0.39	80	0.80	1.06	74	0.11	0.63	58	0.40	0.23	81	0.10	0.55	67
Management and service fees from bank subsidiaries .....	3.68	2.08	80	42.46	2.32	96	8.35	1.87	86	7.74	0.75	91	8.40	0.59	91
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries .....	35.85	81.78	19	43.26	81.90	20	88.71	82.20	31	90.36	94.06	20	89.99	89.39	30
Dividends from nonbank subsidiaries .....	63.63	2.67	94	54.50	2.05	98	10.94	1.95	88	9.20	1.13	91	9.59	2.65	84
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	63.63	6.48	92	54.50	6.25	91	10.94	4.70	83	9.20	1.56	89	9.59	3.33	83
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt .....		28.31			33.86			27.08			70.71			81.26	